

MONTANA LEGISLATIVE HISTORY

Chapter 470 19 89

Bill H 645 S _____

Original bill & history ✓ c

H. Committee on Bus & Econ. Dev.

Hearing Date(s) _____ c

2/15 ✓ c

_____ c

_____ c

Date Out

2/15 ✓ c

S. Committee on Bus & Ind.

Hearing Date(s) _____ c

3/15 _____ c

_____ c

_____ c

Did this bill originate in an interim committee? _____ Yes ✓ No

Committee _____

Report _____

HOUSE BILL NO. 645

INTRODUCED BY ADDY

IN THE HOUSE

FEBRUARY 10, 1989	INTRODUCED AND REFERRED TO COMMITTEE ON BUSINESS & ECONOMIC DEVELOPMENT.
FEBRUARY 11, 1989	FIRST READING.
FEBRUARY 16, 1989	COMMITTEE RECOMMEND BILL DO PASS AS AMENDED. REPORT ADOPTED.
FEBRUARY 17, 1989	PRINTING REPORT.
FEBRUARY 18, 1989	PASSED CONSIDERATION FOR THE DAY.
FEBRUARY 20, 1989	SECOND READING, DO PASS AS AMENDED.
FEBRUARY 21, 1989	ENGROSSING REPORT.
	THIRD READING, PASSED. AYES, 96; NOES, 1.
	TRANSMITTED TO SENATE.

IN THE SENATE

FEBRUARY 28, 1989	INTRODUCED AND REFERRED TO COMMITTEE ON BUSINESS & INDUSTRY.
	FIRST READING.
MARCH 18, 1989	COMMITTEE RECOMMEND BILL BE CONCURRED IN AS AMENDED. REPORT ADOPTED.
MARCH 20, 1989	SECOND READING, CONCURRED IN.
MARCH 22, 1989	THIRD READING, CONCURRED IN. AYES, 49; NOES, 0.
	RETURNED TO HOUSE WITH AMENDMENTS.

IN THE HOUSE

MARCH 31, 1989

RECEIVED FROM SENATE.

SECOND READING, AMENDMENTS
CONCURRED IN.

APRIL 1, 1989

THIRD READING, AMENDMENTS
CONCURRED IN.

SENT TO ENROLLING.

REPORTED CORRECTLY ENROLLED.

1 HOUSE BILL NO. 645
 2 INTRODUCED BY ADDY
 3

4 A BILL FOR AN ACT ENTITLED: "AN ACT REVISING THE ALLOWABLE
 5 INTEREST AND CHARGES THAT MAY BE COLLECTED BY PAWNBROKERS;
 6 REQUIRING PAWNBROKERS TO SURRENDER STOLEN PROPERTY TO PEACE
 7 OFFICERS UPON REQUEST; PROVIDING THAT PAWNBROKERS WHO
 8 DISPOSE OF STOLEN PROPERTY AFTER BEING ASKED TO SURRENDER
 9 THE PROPERTY COMMIT THE CRIMINAL OFFENSE OF THEFT; AMENDING
 10 SECTIONS 31-1-401 AND 31-1-407, MCA; AND REPEALING SECTIONS
 11 31-1-403 THROUGH 31-1-406, MCA."

12
 13 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

14 **Section 1.** Section 31-1-401, MCA, is amended to read:

15 "31-1-401. Interest License required -- interest
 16 pawnbrokers may receive. (1) No A person may not carry on
 17 the business of pawnbroker or junk dealer by receiving goods
 18 pawned or in pledge for loans at-any-rate-of-interest--above
 19 10%--a--year without first obtaining a license. A pawnbroker
 20 or-junk-dealer-or-his-employees-or--agents--may--not--charge
 21 more--than--3%--a--month-for-interest,--commission,--discount,
 22 storage,--and-caring-for-property-pledged.

23 (2) A pawnbroker may not charge or receive compensation
 24 at a rate exceeding the sum of the following:

25 (a) 2 1/2% a month on that portion of the unpaid

1 principal balance of a loan not exceeding \$225;

2 (b) 2% a month on that portion of the unpaid principal
 3 balance of a loan in excess of \$225 but not exceeding \$900;

4 (c) 1 1/2% a month on that portion of the unpaid
 5 principal balance of a loan in excess of \$900 but not
 6 exceeding \$1,650;

7 (d) 1% a month on any remainder of the unpaid principal
 8 balance of a loan in excess of \$1,650; and

9 (e) a charge not exceeding \$1 a month on a loan when
 10 the monthly charge permitted by this section would otherwise
 11 be less than the minimum charge.

12 (3) One month's interest may be charged for any part of
 13 the month in which pawned property is redeemed.

14 (4) In addition to the compensation authorized in
 15 subsection (2), a pawnbroker may charge a fee of \$1 for each
 16 \$15 in value of goods pawned or pledged for loans."

17 **Section 2.** Section 31-1-407, MCA, is amended to read:

18 "31-1-407. Violation a misdemeanor. (1) A Except as
 19 provided in subsection (2), a violation of any of the
 20 provisions of this part is a misdemeanor.

21 (2) A pawnbroker or junk dealer who allows stolen
 22 property to be sold, bartered, or otherwise disposed of
 23 after a peace officer has requested its surrender as
 24 provided in [section 3] commits the offense of theft, as
 25 defined in 45-6-301."

1 NEW SECTION. **Section 3.** Pawnbroker to surrender stolen
2 property. When a peace officer informs a pawnbroker or junk
3 dealer that property pawned to him or purchased by him is
4 stolen property, as defined in 45-2-101, the pawnbroker or
5 junk dealer shall surrender the property to the peace
6 officer upon request of the peace officer.

7 NEW SECTION. **Section 4.** Repealer. Sections 31-1-403
8 through 31-1-406, MCA, are repealed.

9 NEW SECTION. **Section 5.** Codification . instruction.
10 {Section 3} is intended to be codified as an integral part
11 of Title 31, chapter 1, part 4, and the provisions of Title
12 31, chapter 1, part 4, apply to [section 3].

-End-

STATUS SHEET

51st LEGISLATIVE SESSION

Business & Economic Development COMMITTEE

BILL NUMBER	ENTERED COM. DATE	DATE CON- SIDERED	OUT OF COM.	DO PASS DATE	DO NOT PASS DATE	DO PASS AS AMENDED DATE	DO NOT PASS AS AMENDED DATE	BE CON- CURRED IN DATE	BE NOT CON- CURRED IN DATE	BE CON- CURRED IN AMENDED DATE	BE NOT CONCURRED IN AS AMENDED DATE
HB 652	2/13	2/17	2/17	2/17							
645	↓	2/15	2/15			2/15					
669	↓	2/17 2/21	2/17 2/21	TABLED		2/21					
670	↓	2/17	2/17			2/17					
736	2/16	3/1	3/13			3/13					
683	2/14	2/17	2/17	2/17							
690	↓	2/17	2/17	2/17							
696	↓	2/16	2/17		2/17						
705	2/15	2/17	2/17		2/17						
706	↓	2/17	2/17	2/17							
711	↓	2/17	2/17	2/17							
733	2/16	2/17	2/17	2/17							
734	↓	2/17	2/17			2/17					
SB 4	2/21	2/23	2/23					2/28			

se a separate sheet for Senate Bills, House Bills, and Resolutions.

monitor games.

Ms. Laine stated that the city is opposed to this bill.

Questions From Committee Members: Rep. Bachini asked Rep. Menahan if this were to be passed what does the local government get from it? Rep. Menahan said it is up to the local governments to put it in, if a city doesn't want it and another does, they should have it for the summer. Rep. Bachini asked if the local government would layout rules and regulations, also the commission? Rep. Menahan said yes.

Rep. Simon asked if Rep. Menahan only wanted those with liquor licenses at bars be able to have "21". Why should we continually add gambling to a select section of the Montana economy? Mainly the bars, yet there is a limitation of the number of people that are allowed to get into that business. We are expanding the opportunities for the people in the bars to make money off of gambling, yet we have a closed shop. Rep. Menahan said some things are restricted, not only in this area. I'm just trying to put it where the gambling is now. Where the restrictions are, where it can be enforced and one thing about the "21" game, I have been in the bar business and run the "21" game and I lost money.

Closing by Sponsor: Rep. Menahan said he is not trying to expand gambling or assist anyone. We have card games going on now, I'm not trying to get us like Nevada. This will be just for a 3 month period and then the game is over. It will be up to the local governments.

HEARING ON HOUSE BILL 645

Presentation and Opening Statement by Sponsor:

Rep. Addy, House District 94, Billings. This bill revises the allowable interest and charges that may be collected by pawnbrokers; requires pawnbrokers to surrender stolen property to peace officers upon request; provides that pawnbrokers who dispose of stolen property after being asked to surrender the property commit the criminal offense of theft; amends Sections 31-1-401 and 31-1-407, MCA; and repeals Sections 31-1-403 through 31-1-406, MCA.

Testifying Proponents and Who They Represent:

None

Proponent Testimony:

None

Testifying Opponents and Who They Represent:

None

Opponent Testimony:

None

Questions From Committee Members: Rep. Simon asked Rep. Addy to explain subsection 4 on page 2 of the bill, you have the interest charge and then this fee also. Rep. Addy said they tie this back to sub (a), we cannot restrict them to anything less than \$1 per transaction or \$15 per value of transaction.

Rep. Glaser asked Rep. Addy who was going to take care of the poor people? If the interest rate goes back up to 18 percent for the good guys, then who will take care of the poor people. Rep. Addy ask if he said 18 percent? Rep. Glaser said the rate was up to 21 percent for farmers who had good portfolios. Rep. Addy said if you prefer to state the bill in terms of a certain percentage over prime that would be fine with me. One and one-half percent per month over prime, for instance, would be about what the first figure is, the two and one-half percent per month. We can amend the bill. Rep. Glaser said the one and one-half percent above prime would probably be similar to what Rep. Smith would pay and me because I don't have very many resources I would be two percent. Rep. Addy said one and one-half percent above prime, that is exactly what is being charged here, is 18 percent per year above prime. That isn't a real fleece as far as I am concerned.

Closing by Sponsor: Rep. Addy said he closed.

HEARING ON HOUSE BILL 626

Presentation and Opening Statement by Sponsor:

Rep. Whalen stated that this bill is a housecleaning bill, simple bill, and third it is a very important housecleaning bill. This bill relates to the situation in regard to station agents on railroads in Montana. This bill will define public convenience and necessity with respect to the duty of a railroad to furnish shipping and passenger

Rep. Blotkamp asked Mr. Murray if agencies would be required to operate where they do not currently operate? Mr. Murray said to a great extent, yes.

Rep. Bachini asked Mr. Mular if the stations that are closed now have to be reopened? Mr. Mular said they would not.

Closing by Sponsor: Rep. Whalen said when the hearing was held in Miles City, it is my understanding that quite a bit of testimony was attempted to be offered with regard to safety, you are talking about a community with 8-10,000 people, not having an agency any more. The PSC would not hear that testimony. They have these people, and they claim they are up there sitting the trains go by. I read in the Billings Gazette approximately 6 months ago when the Amtrac derailed between Wolf Point and Malta, the first man on the scene to help those people injured in that derailment was a station agent, from Malta. The Gazette had a full page story on the derailment and went on and on about not only what the people in the community did to help the injured in the derailment, but also the commendable job the station agent in that community did. Of course they are going to be sitting there watching the train go by.

DISPOSITION OF HOUSE BILL 645

Motion: Rep. Bachini moved DO PASS as amended.

Discussion: Rep. Glaser said if this bill passes the poor people are not going to be able to get any money. If the cost of money goes up, no one will loan poor people money. It deals strictly with prime rate. A good customer gets 2 percent above prime, I think prime right now is 9.6 percent, so that is 11.6 percent. On the 20th of the month somebody runs out of food to feed their family for some reason or other. They take the microwave down to the pawnshop and get money to feed their family for 8-10 days. The numbers in here are devastating to poor people. I represent more poor people than anybody else on this committee. Rep. Pavlovich asked Rep. Glaser if he had an amendment he would like to propose. Rep. Glaser said he would like to sit down with Rep. Addy and come up with something that is at least keyed to the prime rate that absolutely limits them from getting any money when times are tough and you have a heavy inflation going on. I think we need to do something with it.

Rep. Bachini asked Rep. Glaser if we could do whatever the committee wishes? Either pass or kill the bill and in the meantime if we pass the bill you go ahead and work with Rep. Addy and take care of your concerns. Time is of the essence now.

Rep. Simon said he thought Rep. Glaser has brought up a very excellent point. There is a good reason we need to move this bill forward as we are facing a transmittal deadline. I think Rep. Addy indicated an interest in trying to do something. I would like to make a suggestion to the committee, to strike sub section 1 from the bill. There are two phases to this bill. Sub section 2 deals with pawnbrokers taking in stolen goods and running them to the police and so on. The other deals with interest rates. If we strike (1) from the bill that would allow Reps. Glaser and Addy develop a substitute (1) and offer it as an amendment on the floor to put it back in. We can move this bill forward with (2) and allow them the opportunity to come up with that and not hold this bill up in committee, this is my suggestion. How do other members of the committee feel about this?

Amendments, Discussion, and Votes: Rep. Simon moved to strike sub section 1 from the bill. The amendment DO PASS 9-7 vote. Rep. Pavlovich said the title will be amended also.

Recommendation and Vote: HB 645 DO PASS as amended.

DISPOSITION OF HOUSE BILL 635

Motion: Rep. Bachini moved DO NOT PASS.

Discussion: Rep. Wallin said they were talking about the right to take the exam.

Rep. Glaser said there is a major difference between maintenance and master electricians. Being an electrician, you are dealing with a very dangerous commodity. When you are dealing with 10-12,000 volts you have to have experience necessary to handle that much electricity. You are the only guy responsible for that project, not the journeyman, not the apprentice. The master electrician is responsible for the safety of the people. Master electricians are not just ordinary people. You will find them to be extra ordinary people and they do their job, with very few exceptions, extremely well. So I am going to do what I can to tell Rep. Hoffman that.

Rep. Johnson said he recognizes that there is a difference between maintenance and the engineering phase. All they are asking for is experience in maintenance being used. They must go and take the test. The items listed here in the bill are the same thing that the engineers take. According

DAILY ROLL CALL
BUSINESS & ECONOMIC DEVELOPMENT COMMITTEE

51th LEGISLATIVE SESSION -- 1989

Date 2 15 89

NAME	PRESENT	ABSENT	EXCUSED
PAVLOVICH, BOB	✓		
DeMARS, GENE	✓		
BACHINI, BOB	✓		
BLOTKAMP, ROB	✓		
HANSEN, STELLA JEAN	✓		
JOHNSON, JOHN	✓		
KILPATRICK, TOM	✓ 2		ATT
McCORMICK, LLOYD "MAC"	✓		
STEPPLER, DON	✓		
GLASER, BILL	✓		
KELLER, VERNON	✓		
NELSON, THOMAS	✓		ATT
SIMON, BRUCE	✓		
SMITH, CLYDE	✓		
THOMAS, FRED	✓		
WALLIN, NORM	✓		
PAUL VERDON	✓		

ROLL CALL VOTE

BUSINESS AND ECONOMIC DEVELOPMENT

COMMITTEE

DATE 2/15/89 BILL NO. 645 NUMBER 2

NAME	AYE	NAY
Bob Pavlovich		
Bob Bachini		
Rob Blotkamp		
Gene DeMars		
Bill Glaser		
Stella Hansen		
John Johnson		
Vernon Keller		
Tom Kilpatrick		
Lloyd McCormick		
Thomas Nelson		
Bruce Simon		
Clyde Smith		
Don Steppler		
Fred Thomas		
Norm Wallin		

TALLY

16

Sue Pennington
Secretary

Bob Pavlovich
Chairman

MOTION:

do pass as amended

STANDING COMMITTEE REPORT

February 16, 1989

Page 1 of 1

Mr. Speaker: We, the committee on Business and Economic Development report that House Bill 645 (first reading copy -- white) do pass as amended .

Signed: _____
Robert Pavlovich, Chairman

And, that such amendments read:

1. Title, line 4.

Following: "ACT"

Strike: remainder of line 4 and line 5 in its entirety

2. Title, line 10.

Strike: "SECTIONS 31-1-401 AND"

Insert: "SECTION"

3. Page 1, line 14, through page 2, line 16.

Strike: section 1 in its entirety

Renumber: subsequent sections

4. Page 3, lines 10 and 12.

Strike: "3"

Insert: "2"

Amendments to House Bill No. 645
First Reading Copy

For the Committee on Business and Economic Development

Prepared by Paul Verdon
February 15, 1989

1. Title, line 4.

Following: "ACT"

Strike: remainder of line 4 and line 5 in its entirety

2. Title, line 10.

Strike: "SECTIONS 31-1-401 AND"

Insert: "SECTION"

3. Page 1, line 14, through page 2, line 16.

Strike: section 1 in its entirety

Re-number: subsequent sections

4. Page 3, lines 10 and 12.

Strike: "3"

Insert: "2"

House Bills

STATUS SHEET

51st LEGISLATIVE SESSIONBusiness & Industry COMMITTEE

BILL NUMBER	ENTERED COM. DATE	DATE CON- SIDERED	OUT OF COM.	DO PASS DATE	DO NOT PASS DATE	DO PASS AS AMENDED DATE	DO NOT PASS AS AMENDED DATE	BE CON- CURRED IN DATE	BE NOT CON- CURRED IN DATE	BE CON- CURRED IN AMENDED DATE	BE NOT CONCURRED IN AS AMENDED DATE
HB 577		3/14	3/14					3/14			
HB 591	2/28	3/14	3/14					3/14			
HB 600	3/28	4/7	4/12								
HB 611	2/28	3/8						3/8			
HB 626	2/28	3/16 ^{3/17}	3/27 ^{3/20}						3/20	minority	Rpt.
HB 645	2/28	3/15	3/16							3/16	
HB 652	2/28 ^{Repealed 3/22}	3/16 ^{3/15}	3/27 ^{3/20}							3/27 ^{3/20}	
HB 662	2/28	3/14	3/15							3/15	
HB 669	2/28	3/13 ^{3/21}									
HB 683	3/1	3/10	3/10					3/10			
HB 705	2/28	3/9	3/9						3/9		
HB 706	2/28	3/7 ^{3/8}						3/8			

DISPOSITION OF HOUSE BILL 466

Discussion: Senator Weeding asked if they should remove the limit?

Senator Lynch said he thought the proposed limit would be fine for a number of years, and he thought it was easier to explain an amount versus no limit. He said it was mentioned several times, and would require language changes as well.

Chairman Thayer asked the pleasure of the committee, and stated Mary McCue had said there was no problem to amend, if that is what they wanted. The Question was called for.

Amendments and Votes: None

Recommendation and Vote: Senator Noble made a motion HB 466 BE CONCURRED IN. Senator McLane seconded the motion. The motion Carried Unanimously. Senator Lynch carried the bill on the Senate floor.

HEARING ON HOUSE BILL 645

Presentation and Opening Statement by Sponsor:

Representative Addy, House District 94, said he had been asked to introduce HB 645, by the Yellowstone County Attorney. He said that when policemen saw stolen property in a pawn shop, and informed the pawn that it was stolen, then they had to go to the courthouse and get a search warrant to seize the property. He said that quite often, when the police returned to the pawn shop, the property was no longer there. He said he originally introduced the bill with a cap on interest charges, and a surrender of the property to the law enforcement officer, and those had both been removed. He stated the procedure in the bill now required the pawn to hold the property for thirty days, to give the law enforcement officers enough time to obtain a search warrant, in cases with probable cause. He said he felt HB 645 was a good state wide standard, that could fit right in with the bill Senator Van Valkenburg had on local option regulations.

List of Testifying Proponents and What Group They Represent:

Bill Fleiner - Montana Sheriff's and Police Officers Association
Peter Funk - Assistant Attorney General

Curt Wilson - Montana Pawn Brokers, Incorporated, Great Falls, Montana

List of Testifying Opponents and What Group They Represent:

None

Testimony: Bill Fleiner said they supported the legislation as it was presently before the committee. He said there had been a question concerning the search warrant, and the records of where the seized property went. He stated the search warrant made it cumbersome, because of the record keeping required on seized property. He said he felt the thirty day period, for pawn brokers to hold property, was good.

Peter Funk said the Montana County Attorney's Association supported this legislation. He said they had appeared in the House, and supported the bill's allowing seizure of stolen property, but would still support the thirty day holding period. He said they favored the original version of the bill, but felt this version would be of significant help to local law enforcement.

Curt Wilson said he was speaking on behalf of several pawn brokers in the state, because they were only in the process of setting up their association. He said they were also concerned about the people causing the problems. He stated the majority of pawn shop owners wished to help clean up the problem, and back law enforcement. He said the pawn brokers of Montana believed the bill, as amended, was agreeable to all parties. He said HB 645 was a good bill, in it's amended form, and met the concerns expressed by the county attorney's, and left a basic protection, enjoyed by other types of businesses, in place. He urged passage. (See Exhibits #2 & #3)

Questions From Committee Members: Senator Noble asked if it was a conflict of interest for a policeman to be in the pawn shop business? Representative Addy said he didn't feel it was.

Senator Williams asked, in reference to page 2, line 23, what a police officer had to do to request? Representative Addy said he would say "I have information that leads me to believe that, that item of property is stolen, and under Montana law, I request that you have to hold it for thirty days, and I request that you do so. If you don't, and it is stolen, and you sell it you will be guilty of stealing the property, just as much as the thief was. Because you

have reasonable notice that it was stolen." He told Senator Williams, yes, it could be a verbal request. He said he thought that would be confirmed by the fact that the police officer would then go to the courthouse and seek a search warrant, so you would have some documentary evidence the process was started.

Senator Boylan asked if this included second hand stores? Representative Addy said he didn't think so.

Chairman Thayer cited language on page 2, line 21, which stated 'a pawn broker or junk dealer'. Bill Fleiner said property, which was stolen, was recovered however possible.

Senator Lynch said he thought it was an excellent bill, but the adjective 'junk', and maybe the words pawnbroker or dealer, should be stricken, to make it apply to those using a different description of themselves. Representative Addy said he would defend the amendment when it went back to the House.

Chairman Thayer asked if Senator Van Valkenburg's bill had anything to do with this procedure? Representative Addy said it did not.

Senator Lynch asked if this would curtail the fencing which was involved in the pawn broker business? Representative Addy said he thought it would, because pawn brokers would have to become more careful in obtaining their merchandise.

Closing by Sponsor: Representative Addy thanked them for the good hearing, and stated he liked the bill as it was, but let him know what they decided.

DISPOSITION OF HOUSE BILL 645

Discussion: Chairman Thayer asked Mary McCue to explain what she had found in the statute? Mary McCue said, this was originally drafted to revise the interest charges, and these are statutes in the chapter on credit transactions. She said, the removal of the amendments to that statute, left you with something that seemed to be more of a criminal procedure provision. She asked Peter Funk what he thought of codifying it in title 46, and expanding it to apply to those receiving second hand merchandise?

Peter Funk said he thought that made a lot of sense for two reasons. (1) Because of what Mary McCue had pointed out, on the interest charges. (2) He said, the discussion to broaden this beyond pawn shops, would be an effective step to take, on behalf of law enforcement. He said this section of code applied only to pawn shops, so he felt it was a good idea to place it in the criminal procedure section, because that was really what it was.

Chairman Thayer asked if the changes would fit within the title of the bill? Mary McCue said it would, because it narrowed the bill even further. She said she thought they should strike section 1, and take that new language, and make a new section out of it, and change the codification.

Representative Addy said he was comfortable with the changes.

Chairman Thayer asked the different parties to get together to discuss the amendment with Mary McCue, so she could have it ready for the hearing tomorrow.

Amendments and Votes: None

Recommendation and Vote: None

DISPOSITION OF HOUSE BILL 483

Discussion: Chairman Thayer asked Mary McCue to explain the amendments. Mary McCue said the amendments did two things. She said the language amended into the bill, on pages 5 and 6, was needed, but had been put in the middle of a sentence. She referred them to amendment #2, Exhibit #4. She referred to amendment #3, #4, and #5, on the same exhibit, and explained the corrections and clarification each made.

Amendments and Votes: Senator Lynch moved the amendments to HB 483, as contained in exhibit #4, be adopted. Senator Noble seconded the motion. The motion Carried Unanimously.

Recommendation and Vote: Senator Noble made a motion HB 483 BE CONCURRED IN AS AMENDED. Senator Lynch seconded the motion. The motion Carried Unanimously. Senator Thayer carried the bill on the Senate floor.

ROLL CALL

BUSINESS & INDUSTRY COMMITTEE

DATE 3/15/89

51st LEGISLATIVE SESSION 1989

NAME	PRESENT	ABSENT	EXCUSED
SENATOR DARRYL MEYER	✓		
SENATOR PAUL BOYLAN	✓		
SENATOR JERRY NOBLE	✓		
SENATOR BOB WILLIAMS	✓		
SENATOR TOM HAGER	✓		
SENATOR HARRY MC LANE	✓		
SENATOR CECIL WEEDING	✓		
SENATOR JOHN "J.D." LYNCH	✓		
SENATOR GENE THAYER	✓		

Each day attach to minutes.

EXHIBIT NO. 2
DATE 3/15/89
DATE FILED 3/15/89 AB68

NAME: Curt Wilson

ADDRESS: 212 5th St. So Great Falls, Montana

PHONE: Bus: (406) 727-9543 Home (406) 965-3032

REPRESENTING WHOM? Montana Pawn Brokers

APPEARING ON WHICH PROPOSAL: HB 645

DO YOU: SUPPORT? ^{As} ~~proposed~~ ^{amended} AMEND? _____ OPPOSE? _____

COMMENTS: ~~Attached~~ submitted

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

HB 645

Members of the committee, my name is Curt Wilson. I am the owner of Montana Pawn Broker*s Inc., in Great Falls, and I am speaking on behalf of several of the Pawn Brokers in Montana.

There are at this time, approx. 61 different businesses in the state with over 70 locations in twenty counties. While the majority of the shops are one family operations, some of them employ 6-8 people in different locations.

After much discussion on H B 645, sponsored by Rep. Addy, on behalf of the Yellowstone County Attorney, we the Pawn Broker's of Montana believe that the bill, as amended, is agreeable to all parties.

Apparently, there is one individual in Yellowstone County and 2 in Missoula County that have caused some problems for law enforcement. It appears that the Missoula problems have been taken care of by SB 413, which passed in committee last week.

HB 645 is a good bill, as presently amended, as it meets the concerns expressed by the county attorneys and also leaves in place basic protections that are enjoyed by all the other businesses and individuals alike in our state. As this Bill, as presently amended favorably impacts over 100 families in Montana, we urge a do pass as presently amended.

Thank you very much for your time.